



101 Barclay Street, 4West  
New York, NY 10286

Officer: Michael Cerchio  
212-815-6314

Associate: Steven Chrysanthis  
212-815-8318

**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2006-1**  
**Mortgage Pass-Through Certificates, Series 2006-1**

*Certificateholder Monthly Distribution Summary*

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A1	126694XB9	Senior	Fix-30/360	90,940,567.13	6.000000	895,068.08	454,685.98	1,349,754.05	0.00	90,045,499.05	0.00
A2	126694XC7	Senior	Fix-30/360	220,280,788.73	6.000000	2,168,078.64	1,101,363.11	3,269,441.76	0.00	218,112,710.08	0.00
A3	126694XD5	Senior	Fix-30/360	12,669,839.81	6.000000	124,700.88	63,346.85	188,047.73	0.00	12,545,138.93	0.00
X	126694XE3	Strip IO	Var-30/360	250,774,380.90	0.301124	0.00	62,928.38	62,928.38	0.00	248,082,240.17	0.00
PO	126694XF0	Strip PO	Fix-30/360	3,719,674.04	0.000000	27,666.47	0.00	27,666.47	0.00	3,692,007.57	0.00
AR	126694XG8	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
M	126694XH6	Mezzanine	Fix-30/360	9,587,999.82	6.000000	0.00	47,938.22	47,938.22	0.00	9,587,999.82	0.00
B1	126694XJ2	Junior	Fix-30/360	2,443,999.95	6.000000	0.00	12,219.55	12,219.55	0.00	2,443,999.95	0.00
B2	126694XK9	Junior	Fix-30/360	1,315,999.98	6.000000	0.00	6,579.76	6,579.76	0.00	1,315,999.98	0.00
B3	126694XL7	Junior	Fix-30/360	1,127,999.98	6.000000	0.00	5,639.79	5,639.79	0.00	1,127,999.98	0.00
B4	126694XM5	Junior	Fix-30/360	563,999.99	6.000000	0.00	2,819.90	2,819.90	0.00	563,999.99	0.00
B5	126694XN3	Junior	Fix-30/360	940,223.89	6.000000	0.00	4,698.44	4,698.44	0.00	940,223.89	0.00
Totals				343,591,093.32		3,215,514.07	1,762,219.98	4,977,734.05	0.00	340,375,579.24	0.00



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**Mortgage Pass-Through Certificates, Series 2006-1**

*Principal Distribution Detail*

Class	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	100,000,000.00	90,940,567.13	895,068.08	0.00	895,068.08	0.00	90,045,499.05	0.90045499054
A2	242,225,000.00	220,280,788.73	2,168,078.64	0.00	2,168,078.64	0.00	218,112,710.08	0.90045499054
A3	13,932,000.00	12,669,839.81	124,700.88	0.00	124,700.88	0.00	12,545,138.93	0.90045499054
X	279,990,891.00	250,774,380.90	0.00	0.00	0.00	0.00	248,082,240.17	0.88603682528
PO	3,862,386.19	3,719,674.04	27,666.47	0.00	27,666.47	0.00	3,692,007.57	0.95588772964
AR	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	9,588,000.00	9,587,999.82	0.00	0.00	0.00	0.00	9,587,999.82	0.99999998121
B1	2,444,000.00	2,443,999.95	0.00	0.00	0.00	0.00	2,443,999.95	0.99999998121
B2	1,316,000.00	1,315,999.98	0.00	0.00	0.00	0.00	1,315,999.98	0.99999998121
B3	1,128,000.00	1,127,999.98	0.00	0.00	0.00	0.00	1,127,999.98	0.99999998121
B4	564,000.00	563,999.99	0.00	0.00	0.00	0.00	563,999.99	0.99999998121
B5	940,223.90	940,223.89	0.00	0.00	0.00	0.00	940,223.89	0.99999998719
Totals	375,999,710.09	343,591,093.32	3,215,514.07	0.00	3,215,514.07	0.00	340,375,579.24	



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*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.
A1	90,940,567.13	6.000000	5.999778	454,702.84	0.00	454,702.84	16.86	454,685.98	0.00
A2	220,280,788.73	6.000000	5.999778	1,101,403.94	0.00	1,101,403.94	40.83	1,101,363.11	0.00
A3	12,669,839.81	6.000000	5.999778	63,349.20	0.00	63,349.20	2.35	63,346.85	0.00
X	250,774,380.90	0.301124	0.301124	62,928.38	0.00	62,928.38	0.00	62,928.38	0.00
PO	3,719,674.04	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
M	9,587,999.82	6.000000	5.999778	47,940.00	0.00	47,940.00	1.78	47,938.22	0.00
B1	2,443,999.95	6.000000	5.999778	12,220.00	0.00	12,220.00	0.45	12,219.55	0.00
B2	1,315,999.98	6.000000	5.999778	6,580.00	0.00	6,580.00	0.24	6,579.76	0.00
B3	1,127,999.98	6.000000	5.999778	5,640.00	0.00	5,640.00	0.21	5,639.79	0.00
B4	563,999.99	6.000000	5.999778	2,820.00	0.00	2,820.00	0.10	2,819.90	0.00
B5	940,223.89	6.000000	5.996580	4,701.12	5.82	4,701.12	0.17	4,698.44	8.33
Totals	343,591,093.32			1,762,285.48	5.82	1,762,285.48	62.99	1,762,219.98	8.33



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*Current Payment Information*  
*Factors per \$1,000*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
A1	126694XB9	100,000,000.00	909.405671290	8.950680751	4.546859783	900.454990539	6.000000
A2	126694XC7	242,225,000.00	909.405671290	8.950680751	4.546859783	900.454990539	6.000000
A3	126694XD5	13,932,000.00	909.405671290	8.950680751	4.546859783	900.454990539	6.000000
X	126694XE3	279,990,891.00	895.651926405	0.000000000	0.224751542	886.036825284	0.301124
PO	126694XF0	3,862,386.19	963.050781513	7.163051875	0.000000000	955.887729637	0.000000
AR	126694XG8	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
M	126694XH6	9,588,000.00	999.999981205	0.000000000	4.999814580	999.999981205	6.000000
B1	126694XJ2	2,444,000.00	999.999981205	0.000000000	4.999814580	999.999981205	6.000000
B2	126694XK9	1,316,000.00	999.999981205	0.000000000	4.999814580	999.999981205	6.000000
B3	126694XL7	1,128,000.00	999.999981205	0.000000000	4.999814580	999.999981205	6.000000
B4	126694XM5	564,000.00	999.999981205	0.000000000	4.999814580	999.999981205	6.000000
B5	126694XN3	940,223.90	999.999981205	0.000000000	4.997150163	999.999981205	6.000000
Totals		375,999,710.09	913.806803834	8.551905716	4.686758880	905.254898092	



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**Pool Level Data**

Distribution Date		11/27/06
Cut-off Date		01/01/06
Record Date		10/31/06
Determination Date		11/22/06
Accrual Period 30/360	Begin	10/01/06
	End	11/01/06
Number of Days in 30/360 Accrual Period		30

**Collateral Detail**

**Original Mortgage Loan Details**

Original Aggregate Loan Count	602
Original Stated Principal Balance	375,999,710.09
Original Weighted Average Mortgage Rate	6.38349%
Original Weighted Average Net Mortgage Rate	6.17337%
Original Weighted Average Remaining Term	360

**Current Mortgage Loan Details**

Beginning Aggregate Loan Count	558
Loans Paid Off or otherwise removed pursuant to the PSA	6
Ending Aggregate Loan Count	552

Beginning Pool Stated Principal Balance	343,591,100.26
Scheduled Principal	-58.24
Unscheduled Principal	3,215,569.62
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	340,375,588.88

Beginning Weighted Average Mortgage Rate	6.36506%
Beginning Weighted Average Net Mortgage Rate	6.15482%
Ending Weighted Average Mortgage Rate	6.36459%
Ending Weighted Average Net Mortgage Rate	6.15434%

Beginning Weighted Average Remaining Term to Maturity	351
Ending Weighted Average Remaining Term to Maturity	350



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**Delinquency Information**

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	5	0.90580%	2,759,512.12	0.81073%	0	0.00000%	0.00	0.00000%	1	0.18116%	640,000.00	0.18803%

  

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

**60+ Delinquency, Foreclosure, Bankruptcy & REO Totals**

Current	640,000.00
One-Month Prior	640,000.00
Two-Month Prior	640,000.00
Three-Month Prior	640,000.00
Four-Month Prior	1,290,000.00
Five-Month Prior	1,290,000.00
60+ Delinquency Average	856,666.67
Passing Delinquency Stepdown Requirement	YES



The BANK  
of NEW YORK

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Available Funds
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**Interest**

Scheduled Interest	1,820,200.97
Less: Master Servicer Fee	54,985.76
Less: Trustee Fee	2,576.93
Less: Mortgage Loan Premiums	<u>352.60</u>
Total Interest Available	1,762,285.67

**Principal**

Scheduled Principal	-58.24
Paid in Full Principal	2,972,707.90
Curtailment Principal	242,861.72
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>3,215,511.38</u>

<b>Total Available Funds</b>	<b>4,977,797.05</b>
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<b>Certificate Account</b>		
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	Beginning Balance	0.00
Deposits	Available Funds	4,977,734.05
	Trustee Fee	2,576.93
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	4,980,310.99
Withdrawals	Available Funds, to the Distribution Account	4,977,734.05
	Trustee Fee	<u>2,576.93</u>
	Total Withdrawals	<u>4,980,310.99</u>
	Ending Balance	0.00

<b>Distribution Account</b>		
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	Beginning Balance	0.00
Deposits	Available Funds	4,977,734.05
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	4,977,734.05
Withdrawals	Payments of Principal & Interest to the Classes	<u>4,977,734.05</u>
	Ending Balance	0.00





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**Fees of the Trust**

Gross Master Servicing Fee	57,265.18
Net Master Servicing Fee	54,985.76
Trustee Fee	2,576.93
Lpmi	<u>352.60</u>
Total Net Loan Fees	57,915.30

**Servicer Advances**

Principal Advances	-63.00
Interest Advances	18,506.53
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	18,443.53

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	2,972,707.90
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	2,279.42
Compensating Interest	2,279.42
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	0.00
CPR %	10.67005%
SMM %	0.93587%

**Loan Substitution**

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00



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<b>Formula Principal Distribution Amounts</b>
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**PO Principal Amounts**

Beginning PO Balance	3,719,674.04
PO Scheduled Principal	-0.88
PO Prepayments & Recoveries	27,667.35
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	3,692,007.57

**NON-PO Principal Amounts**

Beginning Non-PO Balance	339,871,426.22
Non-PO Scheduled Principal	-57.36
Non-PO Prepayments & Recoveries	3,187,902.27
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	336,683,581.31

<b>Principal Distribution Amounts</b>
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**Senior and Subordinate Percentages**

Senior Percentage Original	95.70583%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.29815%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.70185%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	3,187,847.60
Subordinate Principal Distribution Amount	6.95
PO Principal Distribution Amount	<u>27,666.47</u>
Total Principal Distribution Amount	3,215,521.02



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Realized Loss Detail	
Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00
Passing Cumulative Loss Test	YES

Loan ID	Liquidation Balance	Liquidation Proceeds	Realized Loss	Date
<u>Group I</u>	N/A			



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Credit Enhancements
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**Subordination**

**Credit Support**

Class A  
Class A Percentage

<b>Original</b>	<b>Current</b>
360,019,486.19	324,395,355.63
95.749937%	95.305120%

Class M  
Class M Percentage

9,588,000.00	9,587,999.82
2.550002%	2.816888%

Class B1  
Class B1 Percentage

2,444,000.00	2,443,999.95
0.650001%	0.718030%

Class B2  
Class B2 Percentage

1,316,000.00	1,315,999.98
0.350000%	0.386632%

Class B3  
Class B3 Percentage

1,128,000.00	1,127,999.98
0.300000%	0.331399%

Class B4  
Class B4 Percentage

564,000.00	563,999.99
0.150000%	0.165699%

Class B5  
Class B5 Percentage

940,223.90	940,223.89
0.250060%	0.276231%



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**Current Loan Rate**

<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	0	0.000	0.00	0.000
5.0 -	5.5	3	0.543	2,619,114.72	0.769
5.5 -	6.0	92	16.667	60,977,452.87	17.915
6.0 -	6.5	324	58.696	198,526,283.42	58.326
6.5 -	7.0	124	22.464	73,445,924.07	21.578
7.0 -	7.5	9	1.630	4,806,813.80	1.412
7.5 -	8.0	0	0.000	0.00	0.000
8.0 -	8.5	0	0.000	0.00	0.000
8.5 -	9.0	0	0.000	0.00	0.000
9.0 -	9.5	0	0.000	0.00	0.000
9.5 -	10.0	0	0.000	0.00	0.000
10.0 -	10.5	0	0.000	0.00	0.000
10.5 -	11.0	0	0.000	0.00	0.000
11.0 -	11.5	0	0.000	0.00	0.000
11.5 -	12.0	0	0.000	0.00	0.000
12.0 -	12.5	0	0.000	0.00	0.000
>	12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>552</b>	<b>100.000</b>	<b>340,375,588.88</b>	<b>100.000</b>

**Current Loan Balances**

<u>Update Face</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0.00	0	0.000	0.00	0.000
0.00 -	25,000.00	0	0.000	0.00	0.000
25,000.00 -	50,000.00	0	0.000	0.00	0.000
50,000.00 -	75,000.00	0	0.000	0.00	0.000
75,000.00 -	100,000.00	1	0.181	89,595.11	0.026
100,000.00 -	125,000.00	1	0.181	109,740.94	0.032
125,000.00 -	150,000.00	0	0.000	0.00	0.000
150,000.00 -	175,000.00	0	0.000	0.00	0.000
175,000.00 -	200,000.00	0	0.000	0.00	0.000
200,000.00 -	225,000.00	1	0.181	206,162.20	0.061
225,000.00 -	250,000.00	1	0.181	244,874.34	0.072



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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	2	0.362	596,751.35	0.175
300,000.00	-	325,000.00	1	0.181	320,000.00	0.094
325,000.00	-	350,000.00	1	0.181	332,141.04	0.098
350,000.00	-	375,000.00	3	0.543	1,105,422.63	0.325
375,000.00	-	400,000.00	1	0.181	391,045.12	0.115
400,000.00	-	425,000.00	19	3.442	7,962,641.39	2.339
425,000.00	-	450,000.00	53	9.601	23,139,071.31	6.798
450,000.00	-	475,000.00	38	6.884	17,523,313.99	5.148
475,000.00	-	500,000.00	65	11.775	31,764,522.73	9.332
500,000.00	-	525,000.00	43	7.790	22,111,751.25	6.496
525,000.00	-	550,000.00	48	8.696	25,849,213.61	7.594
550,000.00	-	575,000.00	31	5.616	17,404,563.23	5.113
575,000.00	-	600,000.00	34	6.159	20,079,405.58	5.899
600,000.00	-	625,000.00	21	3.804	12,883,799.13	3.785
625,000.00	-	650,000.00	35	6.341	22,566,911.94	6.630
650,000.00	-	675,000.00	14	2.536	9,288,776.28	2.729
675,000.00	-	700,000.00	15	2.717	10,354,967.65	3.042
700,000.00	-	725,000.00	11	1.993	7,812,392.55	2.295
725,000.00	-	750,000.00	14	2.536	10,357,048.24	3.043
750,000.00	-	775,000.00	9	1.630	6,877,420.11	2.021
775,000.00	-	800,000.00	15	2.717	11,898,394.85	3.496
>		800,000.00	75	13.587	79,105,662.31	23.241
<b>Wgt Ave / Total:</b>			<b>552</b>	<b>100.000</b>	<b>340,375,588.88</b>	<b>100.000</b>

**Current Loan Terms**

Update Term			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	0	0.000	0.00	0.000
300	-	360	552	100.000	340,375,588.88	100.000
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>552</b>	<b>100.000</b>	<b>340,375,588.88</b>	<b>100.000</b>